(b) The rural new business of LIC during the last 3 years was as follows:

Year	Sum Assured (Rs. Crore)	Share of Rural New Business in total new business
1991-92	12,439.93	38.8%
1992-93	14,085.03	39.2%
1993-94	16,680.41	39.9%

Banks Involved in Settling Payment of their Dues

2212. SHRI SUNDER SINGH BHANDARI: Will the Minister of FINANCE be pleased to state:

(a) how many banks, Indian or foreign, are involved in settling payment of their dues with eyes, liver, lungs and kidneys;

(b) the variety and number of cases of each bank that have come to Government's notice during last one year; and

(c) whether it is a fact that agents are hired by banks to recover dues by defaulters; if so, what is the mechanism to deal with such agents who use pressure tactics for recovery of overdues?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) to (c) Reserve Bank of India (RBI) has reported that some banks have engaged the services of external agencies for the recovery of their dues. Such agencies are mandated to operate within ethical parameters. Banks have not authorised settling payment of their dues with eyes, liver, lungs and kidneys. On specific complaints of any pressure tactics, RBI takes up the case with the concerned bank. The aggrieved party can also have recourse to other appropriate authorities, such as, the police, courts of law, etc.

बिहार के ग्रामीण क्षेत्रों में बैंकों द्वारा दिया गया ऋण

2213. **श्री जनार्दन यादव:** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि:

(क) 1994-95 में जनवरी 1995 तक बिहार में स्थित विभिन्न बैंकों द्वारा ग्रामीण क्षेत्रों को कुल कितनी धनराशि का ऋण दिया गया; और

(ख) बैंकों में कुल जमाराशि की तुलना में ऐसे ऋणों की प्रतिशतता क्या है?

वित्त मंत्रालय में राज्य मंत्री (श्री एम.वी. चन्द्रशेखर मूर्ति): (क) और (ख) सितम्बर, 1994 (अद्यतन उपलब्ध) के अंत की स्थिति के अनुसार, बिहार में अनुसूचित वाणिज्यिक बैंकों की ग्रामीण शाखाओं का बकाया अग्रिम 2046.71 करोड़ रुपए था, जो राज्य में इन बैंकों की तदनुरूप जमाराशियों का 44.9 प्रतिशत और कुल जमाराशियों का 14.7 प्रतिशत बैठता है।

Income tax Holiday for Export Oriented Units

2214. SHRI PRAGADA KOTAIAH:DR. SHRIKANT RAM CHANDRA JICHKAR:Will the Minister of FINANCE be pleased to state:

(a)whether it is a fact that the export- oriented units are allowed to import machinery free of duty and also they are given income tax holiday for a period of five years;

(b) whether it is also a fact that 40 export-oriented units in the Textile sector exported yarn of 62.42 million kgs. in the year 1994 if so, the value of the yarn so exported and the profit derived in business by all of them;

(c) what was the national loss of revenue to Government by allowing the machinery free of duty in the export-oriented units functioning in the Textile sector and the value of machinery imported by them free of duty; and

(d) what was national loss of income tax by giving income tax holiday for all of them for a period of five years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKAR MURTHY): (a) 100% export oriented units are allowed to import capital goods free of duty. Under Section 10B of Income Tax act, 1961, profits or gains derived by an assessee from a 100% export oriented undertaking shall not be included (subject to certain conditions) in the total income of the assessee . This exemption is available in respect of any five consecutive years falling within a period of eight years beginning with the assessment year in which the undertaking starts production.

(b) The names of 40 export oriented units not being specified, it would not be possible to furnish the requisite information.

(c) and (d) No separate data are maintained regarding revenue loss in any individual sector.